

NAIC NUMBER:31968

COMPANY NAME:Merastar Insurance Company

CONTACT PERSON:Jennifer Nei

TELEPHONE #:1-800-523-3796 x7904

RETURN TO:

ARKANSAS INSURANCE DEPARTMENT
PROPERTY & CASUALTY DIVISION
1200 WEST THIRD STREET
LITTLE ROCK, AR 72201-1904

AUTOMOBILE PREMIUM COMPARISON SURVEY

ANNUAL PREMIUM – POLICY PERIOD 11 / 01 / 05 TO 10 / 31 / 06

☒Preferred

☐Standard

☐Non-Standard

Coverage	Limits or Deductible	Insured 1		Insured 2		Insured 3		Insured 4		Insured 5		Insured 6		
		Little Rock	Russellville	Little Rock	Russellville	Little Rock	Russellville	Little Rock	Russellville	Little Rock	Russellville	Little Rock	Russellville	
LIABILITY		Does not meet u/w guides												
Bodily Injury	\$25,000 per person	704	504	718	514	368	262	226	160	280	202			
	\$50,000 per accident													
Property Damage	\$15,000 per accident	558	388	570	396	292	202	178	124	224	156			
OR														
Combined Single Limit	\$65,000													
PHYSICAL DAMAGE														
Comprehensive Collision	\$100 deductible per accident	442	698	404	636	244	388	96	152	232	364			
	\$250 deductible per accident	1090	1186	1054	1144	586	636	280	304	514	560			
UNINSURED MOTORIST														
Bodily Injury	\$25,000/\$50,000	32	32	32	32	16	16	16	16	32	32			
Property Damage	\$15,000	28	28	28	28	14	14	14	14	28	28			
UNDERINSURED MOTORIST		\$25,000/\$50,000	40	40	40	40	20	20	20	20	40	40		
PERSONAL INJURY		140	128	146	132	84	76	46	42	62	56			
Medical Bills	\$5,000													
Loss of Wages	Statutory Benefits													
Accidental Death	\$5,000													
MEMBERSHIP FEES		If Any												
TOTAL ANNUAL PREMIUM		3034	3004	2992	2922	1624	1614	876	832	1412	1438			

NAIC NUMBER:
COMPANY NAME:
CONTACT PERSON:
TELEPHONE #:

RETURN TO:

ARKANSAS INSURANCE DEPARTMENT
PROPERTY & CASUALTY DIVISION
1200 WEST THIRD STREET
LITTLE ROCK, AR 72201-1904

☒Preferred

☐Standard

☐Non-Standard

DISCOUNTS (If Available)

Passive Restraint/Airbag
Auto/Homeowners
Good Student
Anti-Theft Device
Anti-Lock Braking System

20-30 %
_____%
_____%
_____%
0-15 %
_____%
0-2 %

Coverage	Limits or Deductible	Insured 7		Insured 8	
		Little Rock	Russellville	Little Rock	Russellville
LIABILITY		Does not meet u/w guides			
Bodily Injury	\$25,000 per person			338	242
	\$50,000 per accident				
Property Damage	\$15,000 per accident			268	186
OR					
Combined Single Limit	\$65,000				
PHYSICAL DAMAGE					
Comprehensive	\$100 deductible per accident			694	1096
Collision	\$250 deductible per accident			1110	1208
UNINSURED MOTORIST					
Bodily Injury	\$25,000/\$50,000			32	32
Property Damage	\$15,000			28	28
UNDERINSURED MOTORIST					
	\$25,000/\$50,000			40	40
PERSONAL INJURY				66	64
Medical Bills	\$5,000				
Loss of Wages	Statutory Benefits				
Accidental Death	\$5,000				
MEMBERSHIP FEES					
	If Any				
TOTAL ANNUAL PREMIUM					
				2576	2896

FACT SHEET

INSURED(S) No. 1 – 45 YR OLD MARRIED MALE; 15 MILES TO AND FROM WORK (30 MILES TOTAL); 1997 JEEP GRAND CHEROKEE LAREDO/TSI 4X4, 5.2L; 43 YR OLD WIFE DRIVES A 1995 FORD WINDSTAR, 3.8L; VAN IS DRIVEN 15,000 MILES PER YEAR. THEY HAVE A 17 YR OLD SON WHO IS AN OCCASIONAL DRIVER, WITH ONE TRAFFIC VIOLATION (speeding ticket/10 mph over) AND A 14 YR OLD DAUGHTER WITH A DRIVER’S PERMIT.

INSURED(S) NO. 2 – 40 YR OLD SINGLE FEMALE HEAD OF HOUSEHOLD WHO DRIVES A 1996 TOYOTA CAMRY LE, 3.0L, 5 MILES TO AND FROM WORK (10 TOTAL). SHE HAS A 16 YR OLD DAUGHTER WHO DRIVES A 1998 SATURN SC1, CPE, 1.9L (COUPE). THE VEHICLE IS DRIVEN 8,000 MILES PER YEAR.

INSURED NO. 3 – 22 YR OLD SINGLE MALE DRIVES A 1996 GMC YUKON SLT 4X4, 5.7L, 20 MILES TO AND FROM WORK (40 MILES TOTAL). GOOD STUDENT DISCOUNT IS APPLICABLE.

INSURED NO. 4 – 25 YEAR OLD SINGLE FEMALE DRIVES A 1996 FORD EXPLORER 4X2, 4DR, 4.0L, 10 MILES TO AND FROM WORK (20 MILES TOTAL).

INSURED NO. 5 – 67 YR OLD MARRIED MALE DRIVES A 1997 DODGE RAM 4X2, 4DR, 5.9L, 12,000 MILES, PER YEAR. HIS 60 YR OLD WIFE DRIVES A 1996 HONDA ACCORD LX SED 3.0L, 10,000 MILES PER YEAR. BOTH HAVE SUCCESSFULLY COMPLETED A MOTOR VEHICLE ACCIDENT PREVENTION COURSE.

INSURED NO. 6 – 16 YR OLD SINGLE MALE DRIVES A 1997 S-10 PICK UP 4X2, 2DR, 2.2L, 3 MILES ONE WAY (6 TOTAL) TO SCHOOL.

INSURED NO. 7 – 17 YR OLD SINGLE FEMALE DRIVES A 1994 FORD MUSTANG GT, CPE, 5.0L 5 MILES ONE WAY (10 TOTAL) TO SCHOOL.

INSURED(S) NO. 8 – 35 YEAR OLD MALE DRIVES A 1996 LAND CRUISER 4X4, 4DR, 4.5L, 15 MILES TO AND FROM WORK (30 TOTAL); HIS 30 YR OLD WIFE DRIVES A 1998 BMW 740iL, 4DR, 4.4L, 15,000 MILES ANNUALLY.